

Notice of References Cited

 Application/Control No.
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 Applicant(s)/Patent Under
 Reexamination
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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-5,933,815	08-1999	Golden, Jerome S.	705/35
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Harvey W. Rubin, Ph. D., CLU, CPCU; Dictionary of Insurance Terms, 1995, Barron's Business Guides, Third Edition, pp. 78-79.
	V	David W. Brownstone & Irene M. Franck, The VNR Investor's Dictionary, 1981, Van Nostrand Reinhold Ltd., p. 78.
	W	Handicapping the Savings Race; January, 1999; Best's Review, A. M. Best, Inc.; p. 5.
	X	Jerry M. Rosenberg, Dictionary of Investing; John Wiley & Sons, Inc.; pp. 83-85.

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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